

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

BRANDON G. FINK
KELLY J. FINK
Debtor(s)

Case No. 17-12723-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/19/2017.
- 2) The plan was confirmed on 09/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/16/2021.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,060.00.
- 10) Amount of unsecured claims discharged without full payment: \$56,040.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,025.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$13,025.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,104.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,854.19

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CORADIUS INTERNATIONAL	Unsecured	4,610.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	959.00	NA	NA	0.00	0.00
CABELAS VISA	Unsecured	9,937.00	NA	NA	0.00	0.00
CAR FINANCE CAPITAL	Secured	13,001.00	12,516.99	224.20	224.20	0.00
CONTINENTAL FINANCE MASTERCARD	Unsecured	263.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC	Unsecured	856.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Unsecured	NA	557.12	557.12	9.06	0.00
FUTURE PAY	Unsecured	254.00	NA	NA	0.00	0.00
GENESIS BANK CARD/CELTIC BANK	Unsecured	75.00	NA	NA	0.00	0.00
GLOBAL CREDIT AND COLLECTION	Unsecured	462.87	NA	NA	0.00	0.00
GREGORY FUNDING LLC	Secured	102,000.00	101,590.98	6,174.95	6,174.95	0.00
HAL BROWN COMPANY INC	Unsecured	14,593.78	12,576.88	12,576.88	204.43	0.00
HARLEY DAVIDSON CREDIT CORP	Secured	5,715.00	5,763.97	156.60	156.60	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	371.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	674.00	674.16	674.16	10.96	0.00
LVNV FUNDING LLC	Unsecured	489.00	451.05	451.05	7.33	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	474.00	474.09	474.09	7.71	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	890.00	825.65	825.65	13.42	0.00
MOHELA ON BEHALF OF	Unsecured	7,411.00	7,464.82	7,464.82	121.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	149.00	310.06	310.06	5.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	699.00	724.93	724.93	11.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	874.00	925.28	925.28	15.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,585.00	1,605.96	1,605.96	26.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	602.00	718.07	718.07	11.67	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	485.00	435.78	435.78	7.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	462.00	462.87	462.87	7.52	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,625.00	2,625.24	2,625.24	42.67	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,471.19	1,471.19	23.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	17,170.00	12,025.00	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	749.00	749.17	749.17	12.18	0.00
SEVENTH AVENUE	Unsecured	735.00	735.80	735.80	11.96	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEVENTH AVENUE	Unsecured	172.00	NA	NA	0.00	0.00
STERLING INC DBA KAY JEWELERS	Unsecured	355.00	305.22	305.22	4.96	0.00
TBF FINANCIAL, LLC	Unsecured	3,416.00	3,415.57	3,415.57	55.52	0.00
THE SWISS COLONY	Unsecured	330.00	330.84	330.84	5.38	0.00
T-MOBILE	Unsecured	856.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,174.95	\$6,174.95	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$380.80	\$380.80	\$0.00
TOTAL SECURED:	\$6,555.75	\$6,555.75	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,839.75	\$615.06	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,854.19</u>	
Disbursements to Creditors	<u>\$7,170.81</u>	
TOTAL DISBURSEMENTS :		<u>\$13,025.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.